

UNITED STATES BANKRUPTCY COURT
FOR THE SOUTHERN DISTRICT OF WEST VIRGINIA

IN RE:
LARRY JOE BROOKS
ELLEN LOUISE BROOKS

CASE NO. 18-60165
CHAPTER 7

DEBTORS.

AMENDMENT OF SCHEDULES

Now come the above-named Debtors and represent that an Order for Relief was entered on December 20, 2018, and that their schedules of Property, Property You Claim as Exempt and Creditors Who Have Claims Secured by Property have been duly filed with their petition herein; and that said schedules are hereby amended as to Schedule "A/B", Schedule "C", and Schedule "E/F", attached hereto and made a part hereof by reference.

We, LARRY JOE BROOKS and ELLEN LOUISE BROOKS, certify that we have read the foregoing Amendment and that the same constitutes a correction of Property, Property You Claim as Exempt and Creditors Who Have Claims Secured by Property, set forth in the schedules thereof heretofore filed, and that said schedules, as corrected by the foregoing amendment, are true and correct under penalty of perjury.


LARRY JOE BROOKS


ELLEN LOUISE BROOKS

/s/ George Y. Chandler
GEORGE Y. CHANDLER #696
COUNSEL FOR DEBTOR
PO BOX 2011
PARKERSBURG, WV 26102-2011

**UNITED STATES BANKRUPTCY COURT
FOR THE SOUTHERN DISTRICT OF WEST VIRGINIA**

**IN RE:
LARRY JOE BROOKS
ELLEN LOUISE BROOKS**

**CASE NO. 18-60165
CHAPTER 7**

DEBTORS.

CERTIFICATE OF SERVICE

The undersigned hereby certifies that he served the foregoing **AMENDMENT** upon all parties in interest either electronically, where noted, or by U.S. Mail, postage prepaid, a true copy thereof to said parties at the addresses indicated below, on this 6th day of February, 2019.

/s/George Y. Chandler
GEORGE Y. CHANDLER #696
COUNSEL FOR DEBTOR

Office of the U.S. Trustee (served electronically)

**Thomas H. Fluharty
Trustee in Bankruptcy
408 Lee Avenue
Clarksburg, WV 26301**

**Travel Resorts of America
1930 North Poplar Street
Southern Pines, NC 28387**

Fill in this information to identify your case:

Debtor 1 **Larry Joe Brooks, Sr.**

First Name Middle Name Last Name

Debtor 2 **Ellen Louise Brooks**

(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **SOUTHERN DISTRICT OF WEST VIRGINIA**

Case number **6:18-bk-60165**

(if known)

☐ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets

Your assets Value of what you own

1. **Schedule A/B: Property** (Official Form 106A/B)

1a. Copy line 55, Total real estate, from Schedule A/B..... \$ **79,000.00**

1b. Copy line 62, Total personal property, from Schedule A/B..... \$ **39,166.74**

1c. Copy line 63, Total of all property on Schedule A/B..... \$ **118,166.74**

Part 2: Summarize Your Liabilities

Your liabilities Amount you owe

2. **Schedule D: Creditors Who Have Claims Secured by Property** (Official Form 106D)

2a. Copy the total you listed in Column A, *Amount of claim*, at the bottom of the last page of Part 1 of *Schedule D*... \$ **114,288.83**

3. **Schedule E/F: Creditors Who Have Unsecured Claims** (Official Form 106E/F)

3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of *Schedule E/F*..... \$ **0.00**

3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of *Schedule E/F*..... \$ **35,368.23**

Your total liabilities \$ **149,657.06**

Part 3: Summarize Your Income and Expenses

4. **Schedule I: Your Income** (Official Form 106I)

Copy your combined monthly income from line 12 of *Schedule I*..... \$ **4,043.89**

5. **Schedule J: Your Expenses** (Official Form 106J)

Copy your monthly expenses from line 22c of *Schedule J*..... \$ **3,866.27**

Part 4: Answer These Questions for Administrative and Statistical Records

6. **Are you filing for bankruptcy under Chapters 7, 11, or 13?**

☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

☒ Yes

7. **What kind of debt do you have?**

☒ **Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

☐ **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. *Check this box* and submit this form to the court with your other schedules.

Debtor 1 **Larry Joe Brooks, Sr.**
Debtor 2 **Ellen Louise Brooks**

Case number (if known) **6:18-bk-60165**

8. **From the Statement of Your Current Monthly Income:** Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

\$ **2,297.30**

9. **Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:**

From Part 4 on Schedule E/F, copy the following:

Total claim

9a. Domestic support obligations (Copy line 6a.)	\$ 0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$ 0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$ 0.00
9d. Student loans. (Copy line 6f.)	\$ 0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$ 0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$ 0.00

9g. **Total.** Add lines 9a through 9f.

\$ **0.00**

Fill in this information to identify your case and this filing:

Debtor 1 **Larry Joe Brooks, Sr.**
First Name Middle Name Last Name

Debtor 2 **Ellen Louise Brooks**
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **SOUTHERN DISTRICT OF WEST VIRGINIA**

Case number **6:18-bk-60165**

☐ Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

- ☐ No. Go to Part 2.
- ☒ Yes. Where is the property?

1.1

1204 39th Street

Street address, if available, or other description

Parkersburg WV 26104-0000

City State ZIP Code

Wood

County

What is the property? Check all that apply

- ☐ Single-family home
- ☐ Duplex or multi-unit building
- ☐ Condominium or cooperative
- ☐ Manufactured or mobile home
- ☐ Land
- ☐ Investment property
- ☐ Timeshare
- ☐ Other

Who has an interest in the property? Check one

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☒ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

\$70,000.00

Current value of the portion you own?

\$70,000.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Fee simple

☐ Check if this is community property (see instructions)

Debtor 1 **Larry Joe Brooks, Sr.**
Debtor 2 **Ellen Louise Brooks**Case number (if known) **6:18-bk-60165****If you own or have more than one, list here:**

1.2

Rocky Branch Timeshare

Street address, if available, or other description

City State ZIP Code

County

What is the property? Check all that apply

- ☐ Single-family home
☐ Duplex or multi-unit building
☐ Condominium or cooperative
☐ Manufactured or mobile home
☐ Land
☐ Investment property
☐ Timeshare
☒ Other **Timeshare**

Who has an interest in the property? Check one

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

\$9,000.00

Current value of the portion you own?

\$9,000.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Fee simple☐ Check if this is community property (see instructions)

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>

\$79,000.00**Part 2: Describe Your Vehicles**Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

☐ No☒ Yes3.1 Make: **Jeep**
Model: **Renegade**
Year: **2005**
Approximate mileage: **160000**
Other information:**Who has an interest in the property?** Check one

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ Check if this is community property (see instructions)Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

\$3,000.00

Current value of the portion you own?

\$3,000.003.2 Make: **Ford**
Model: **Edge**
Year: **2014**
Approximate mileage: **96000**
Other information:**Who has an interest in the property?** Check one

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ Check if this is community property (see instructions)Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

\$10,000.00

Current value of the portion you own?

\$10,000.00

Debtor 1 **Larry Joe Brooks, Sr.**
Debtor 2 **Ellen Louise Brooks**

Case number (if known) **6:18-bk-60165**

3.3 Make: **Hyundai**
Model: **Sonata**
Year: **2012**
Approximate mileage: **88960**
Other information:

Who has an interest in the property? Check one

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ Check if this is community property
(see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

Current value of the portion you own?

\$8,500.00

\$8,500.00

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

- ☐ No
☒ Yes

4.1 Make: **Jayflight**
Model: **Travel Trailer**
Year: **2017**

Who has an interest in the property? Check one

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ Check if this is community property
(see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

Current value of the portion you own?

\$10,000.00

\$10,000.00

5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....=>

\$31,500.00

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

- ☐ No
☒ Yes. Describe.....

stove, refrigerator, microwave, washer, dryer, freezer

\$800.00

household furnishings

\$2,000.00

tools

\$50.00

7. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

- ☐ No
☒ Yes. Describe.....

ipad, laptop, 4 televisions, 2 cell phones

\$500.00

8. Collectibles of value

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

- ☒ No

Debtor 1 **Larry Joe Brooks, Sr.**
Debtor 2 **Ellen Louise Brooks**Case number (if known) **6:18-bk-60165**☐ Yes. Describe.....**9. Equipment for sports and hobbies***Examples:* Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments☒ No☐ Yes. Describe.....**10. Firearms***Examples:* Pistols, rifles, shotguns, ammunition, and related equipment☐ No☒ Yes. Describe.....**gun****\$200.00****11. Clothes***Examples:* Everyday clothes, furs, leather coats, designer wear, shoes, accessories☐ No☒ Yes. Describe.....**clothes****\$300.00****12. Jewelry***Examples:* Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver☐ No☒ Yes. Describe.....**jewelry****\$50.00****13. Non-farm animals***Examples:* Dogs, cats, birds, horses☐ No☒ Yes. Describe.....**1 dog****\$300.00****14. Any other personal and household items you did not already list, including any health aids you did not list**☒ No☐ Yes. Give specific information.....**15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here****\$4,200.00****Part 4: Describe Your Financial Assets****Do you own or have any legal or equitable interest in any of the following?****Current value of the portion you own?**
Do not deduct secured claims or exemptions.**16. Cash***Examples:* Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition☐ No☒ Yes.....**Cash****\$20.00**

Debtor 1 **Larry Joe Brooks, Sr.**
 Debtor 2 **Ellen Louise Brooks**

Case number (if known) **6:18-bk-60165****17. Deposits of money**

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

☐ No☒ Yes.....

Institution name:

17.1. **Checking**Peoples Bank\$1,000.0017.2. **Savings**Peoples Bank\$50.0017.3. **Savings**Camden Clark Credit Union zero balance\$0.00**18. Bonds, mutual funds, or publicly traded stocks**

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

☒ No☐ Yes.....

Institution or issuer name:

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture☒ No☐ Yes. Give specific information about them.....

Name of entity:

% of ownership:

20. Government and corporate bonds and other negotiable and non-negotiable instruments

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.

Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

☒ No☐ Yes. Give specific information about them

Issuer name:

21. Retirement or pension accounts

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

☐ No☒ Yes. List each account separately.

Type of account:

Institution name:

403(b)Milliman\$56.74**22. Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

☒ No☐ Yes.

Institution name or individual:

23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)☒ No☐ Yes.....

Issuer name and description.

24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

☒ No☐ Yes.....

Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit☒ No☐ Yes. Give specific information about them...

Debtor 1 **Larry Joe Brooks, Sr.**
Debtor 2 **Ellen Louise Brooks**Case number (if known) **6:18-bk-60165****26. Patents, copyrights, trademarks, trade secrets, and other intellectual property***Examples: Internet domain names, websites, proceeds from royalties and licensing agreements*☒ No☐ Yes. Give specific information about them...**27. Licenses, franchises, and other general intangibles***Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses*☒ No☐ Yes. Give specific information about them...**Money or property owed to you?****Current value of the
portion you own?**
Do not deduct secured
claims or exemptions.**28. Tax refunds owed to you**☐ No☒ Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

2018 tax refund

Federal

\$20.00

2018 tax refund

State

\$110.00

2018 tax refund

Federal

\$130.00

2018 tax refund

State

\$100.00

29. Family support*Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement*☒ No☐ Yes. Give specific information.....**30. Other amounts someone owes you***Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else*☒ No☐ Yes. Give specific information..**31. Interests in insurance policies***Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance*☐ No☒ Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund
value:

Highmark term life policy (\$10,000.00)

Ellen Brooks

\$0.00

Highmark term life policy (\$160,000.00)

Larry Brooks Sr.

\$0.00

Debtor 1 **Larry Joe Brooks, Sr.**
 Debtor 2 **Ellen Louise Brooks**

Case number (if known) **6:18-bk-60165****32. Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

- ☒ No
☐ Yes. Give specific information..

33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment

Examples: Accidents, employment disputes, insurance claims, or rights to sue

- ☒ No
☐ Yes. Describe each claim.....

34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims

- ☒ No
☐ Yes. Describe each claim.....

35. Any financial assets you did not already list

- ☐ No
☒ Yes. Give specific information..

Walmart wages	\$535.00
---------------	----------

Camden Clark Physician Corp wages	\$1,145.00
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36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....

\$3,166.74

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.**37. Do you own or have any legal or equitable interest in any business-related property?**

- ☒ No. Go to Part 6.
☐ Yes. Go to line 38.

Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.
If you own or have an interest in farmland, list it in Part 1.**46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?**

- ☒ No. Go to Part 7.
☐ Yes. Go to line 47.

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above**53. Do you have other property of any kind you did not already list?**

Examples: Season tickets, country club membership

- ☐ No
☒ Yes. Give specific information.....

Sunsource tanning bed	\$300.00
-----------------------	----------

54. Add the dollar value of all of your entries from Part 7. Write that number here

\$300.00

Debtor 1 **Larry Joe Brooks, Sr.**
Debtor 2 **Ellen Louise Brooks**

Case number (if known) **6:18-bk-60165**

Part 8: List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2			\$79,000.00
56. Part 2: Total vehicles, line 5	\$31,500.00		
57. Part 3: Total personal and household items, line 15	\$4,200.00		
58. Part 4: Total financial assets, line 36	\$3,166.74		
59. Part 5: Total business-related property, line 45	\$0.00		
60. Part 6: Total farm- and fishing-related property, line 52	\$0.00		
61. Part 7: Total other property not listed, line 54	\$300.00	+	
62. Total personal property. Add lines 56 through 61...	\$39,166.74	Copy personal property total	\$39,166.74
63. Total of all property on Schedule A/B. Add line 55 + line 62			\$118,166.74

Fill in this information to identify your case:

Debtor 1	Larry Joe Brooks, Sr.		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	Ellen Louise Brooks		
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	SOUTHERN DISTRICT OF WEST VIRGINIA		
Case number (if known)	6:18-bk-60165		

☐ Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

- ☒ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own <small>Copy the value from <i>Schedule A/B</i></small>	Amount of the exemption you claim <small>Check only one box for each exemption.</small>	Specific laws that allow exemption
1204 39th Street Parkersburg, WV 26104 Wood County Line from <i>Schedule A/B</i> : 1.1	\$70,000.00	<input checked="" type="checkbox"/> \$5,337.01 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	WV Const. art. 6 § 48.; W. Va. Code §§ 38-9-1, 38-10-4(a)
2005 Jeep Renegade 160000 miles Line from <i>Schedule A/B</i> : 3.1	\$3,000.00	<input checked="" type="checkbox"/> \$3,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	W. Va. Code § 38-10-4(b)
stove, refrigerator, microwave, washer, dryer, freezer Line from <i>Schedule A/B</i> : 6.1	\$800.00	<input checked="" type="checkbox"/> \$800.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	W. Va. Code § 38-10-4(c)
household furnishings Line from <i>Schedule A/B</i> : 6.2	\$2,000.00	<input checked="" type="checkbox"/> \$2,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	W. Va. Code § 38-10-4(c)
tools Line from <i>Schedule A/B</i> : 6.3	\$50.00	<input checked="" type="checkbox"/> \$50.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	W. Va. Code § 38-10-4(c)

Debtor 1 **Larry Joe Brooks, Sr.**
Debtor 2 **Ellen Louise Brooks**

Case number (if known) **6:18-bk-60165**

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own <small>Copy the value from Schedule A/B</small>	Amount of the exemption you claim <small>Check only one box for each exemption.</small>	Specific laws that allow exemption
ipad, laptop, 4 televisions, 2 cell phones Line from Schedule A/B: 7.1	<u>\$500.00</u>	<input checked="" type="checkbox"/> <u>\$500.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	W. Va. Code § 38-10-4(c)
gun Line from Schedule A/B: 10.1	<u>\$200.00</u>	<input checked="" type="checkbox"/> <u>\$200.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	W. Va. Code § 38-10-4(e)
clothes Line from Schedule A/B: 11.1	<u>\$300.00</u>	<input checked="" type="checkbox"/> <u>\$300.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	W. Va. Code § 38-10-4(e)
jewelry Line from Schedule A/B: 12.1	<u>\$50.00</u>	<input checked="" type="checkbox"/> <u>\$50.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	W. Va. Code § 38-10-4(d)
1 dog Line from Schedule A/B: 13.1	<u>\$300.00</u>	<input checked="" type="checkbox"/> <u>\$300.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	W. Va. Code § 38-10-4(e)
Cash Line from Schedule A/B: 16.1	<u>\$20.00</u>	<input checked="" type="checkbox"/> <u>\$20.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	W. Va. Code § 38-10-4(e)
Checking: Peoples Bank Line from Schedule A/B: 17.1	<u>\$1,000.00</u>	<input checked="" type="checkbox"/> <u>\$1,000.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	W. Va. Code § 38-10-4(e)
Savings: Peoples Bank Line from Schedule A/B: 17.2	<u>\$50.00</u>	<input checked="" type="checkbox"/> <u>\$50.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	W. Va. Code § 38-10-4(e)
403(b): Milliman Line from Schedule A/B: 21.1	<u>\$56.74</u>	<input checked="" type="checkbox"/> <u>\$56.74</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	W. Va. Code § 38-10-4(j)(5)
Federal: 2018 tax refund Line from Schedule A/B: 28.1	<u>\$20.00</u>	<input checked="" type="checkbox"/> <u>\$20.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	W. Va. Code § 38-10-4(e)
State: 2018 tax refund Line from Schedule A/B: 28.2	<u>\$110.00</u>	<input checked="" type="checkbox"/> <u>\$110.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	W. Va. Code § 38-10-4(e)

Debtor 1 **Larry Joe Brooks, Sr.**
Debtor 2 **Ellen Louise Brooks**

Case number (if known) **6:18-bk-60165**

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption	Specific laws that allow exemption
Federal: 2018 tax refund Line from Schedule A/B: 28.3	\$130.00	<input checked="" type="checkbox"/> \$130.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	W. Va. Code § 38-10-4(e)
State: 2018 tax refund Line from Schedule A/B: 28.4	\$100.00	<input checked="" type="checkbox"/> \$100.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	W. Va. Code § 38-10-4(e)
Walmart wages Line from Schedule A/B: 35.1	\$535.00	<input checked="" type="checkbox"/> \$535.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	W. Va. Code § 38-10-4(e)
Camden Clark Physician Corp wages Line from Schedule A/B: 35.2	\$1,145.00	<input checked="" type="checkbox"/> \$1,145.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	W. Va. Code § 38-10-4(e)

3. **Are you claiming a homestead exemption of more than \$160,375?**
(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)
- ☒ No
- ☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
- ☐ No
- ☐ Yes

Fill in this information to identify your case:

Debtor 1 **Larry Joe Brooks, Sr.**
 First Name Middle Name Last Name

Debtor 2 **Ellen Louise Brooks**
 (Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **SOUTHERN DISTRICT OF WEST VIRGINIA**

Case number **6:18-bk-60165**
 (if known)

☐ Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.

☒ Yes. Fill in all of the information below.

Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
2.1 Ally Financial Creditor's Name PO Box 9001951 Louisville, KY 40290-1950 Number, Street, City, State & Zip Code	Describe the property that secures the claim: 2012 Hyundai Sonata 88960 miles	\$9,350.84	\$8,500.00
As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Nature of lien. Check all that apply. <input checked="" type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset)			
Who owes the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt			
Date debt was incurred 6/18 Last 4 digits of account number 1259			

2.2 Camden Clark Credit Union Creditor's Name PO Box 718 Parkersburg, WV 26102 Number, Street, City, State & Zip Code	Describe the property that secures the claim: 2017 Jayflight Travel Trailer	\$10,617.00	\$10,000.00	\$617.00
As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Nature of lien. Check all that apply. <input checked="" type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input checked="" type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset)				
Who owes the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt				
Date debt was incurred 3/18 Last 4 digits of account number 1100				

Debtor 1 **Larry Joe Brooks, Sr.** Case number (if known) **6:18-bk-60165**
 First Name Middle Name Last Name
 Debtor 2 **Ellen Louise Brooks**
 First Name Middle Name Last Name

2.3 Quicken Loan
 Creditor's Name
1050 Woodward Avenue
Detroit, MI 48226
 Number, Street, City, State & Zip Code

Describe the property that secures the claim: **\$64,662.99** **\$70,000.00** **\$0.00**
1204 39th Street Parkersburg, WV
26104 Wood County

As of the date you file, the claim is: Check all that apply.
☐ Contingent
☐ Unliquidated
☐ Disputed

Nature of lien. Check all that apply.
☒ An agreement you made (such as mortgage or secured car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit
☐ Other (including a right to offset)

Who owes the debt? Check one.
☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim relates to a community debt

Date debt was incurred **7/15** **Last 4 digits of account number** **1713**

2.4 Sunsource Financial
 Creditor's Name
876 Holliston Mills Road
Church Hill, TN 37642
 Number, Street, City, State & Zip Code

Describe the property that secures the claim: **\$450.00** **\$300.00** **\$150.00**
Sunsource tanning bed

As of the date you file, the claim is: Check all that apply.
☐ Contingent
☐ Unliquidated
☐ Disputed

Nature of lien. Check all that apply.
☒ An agreement you made (such as mortgage or secured car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit
☐ Other (including a right to offset)

Who owes the debt? Check one.
☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim relates to a community debt

Date debt was incurred **9/14** **Last 4 digits of account number** **none**

2.5 Travel Resorts of America
 Creditor's Name
1930 North Poplar Street
Southern Pines, NC
28387
 Number, Street, City, State & Zip Code

Describe the property that secures the claim: **\$9,000.00** **\$9,000.00** **\$0.00**
Rocky Branch Timeshare

As of the date you file, the claim is: Check all that apply.
☐ Contingent
☐ Unliquidated
☐ Disputed

Nature of lien. Check all that apply.
☒ An agreement you made (such as mortgage or secured car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit
☐ Other (including a right to offset)

Who owes the debt? Check one.
☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim relates to a community debt

Date debt was incurred **12/18** **Last 4 digits of account number** **2104**

Debtor 1 Larry Joe Brooks, Sr. Case number (if known) 6:18-bk-60165
First Name Middle Name Last Name
Debtor 2 Ellen Louise Brooks
First Name Middle Name Last Name

2.6 Wells Fargo Dealers Svc. Describe the property that secures the claim: \$20,208.00 \$10,000.00 \$10,208.00
Creditor's Name

PO Box 1697
Winterville, NC 28590

Number, Street, City, State & Zip Code

Who owes the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim relates to a community debt

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Nature of lien. Check all that apply.

- ☒ An agreement you made (such as mortgage or secured car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit
☐ Other (including a right to offset)

Date debt was incurred 7/17 Last 4 digits of account number 2294

Add the dollar value of your entries in Column A on this page. Write that number here:

\$114,288.83

If this is the last page of your form, add the dollar value totals from all pages.

Write that number here:

\$114,288.83

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.